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ABSTRACT

This handbook is designed to encourage students in middle school and junior high school to begin thinking about attending college. It defines the different types of colleges that exist; compares the salaries of college graduates to those of non-college graduates; discusses technical programs; lists the type of jobs available to those who attend two-year programs, four-year programs, and graduate programs; lists college preparatory courses by subject area; encourages students to seek help when planning for college; provides a breakdown of the costs of college; defines different types of financial aid; provides web site addresses for federal financial aid information. The following steps in getting ready for college are described: (1) deciding what kind of school to attend; (2) taking the right courses in middle and high school; (3) finding out how much college costs; (4) exploring financial aid options and saving money. (MKA)

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College? Now?

A Handbook for Students in Middle School and Junior High School

Think College Early

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
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lmost 90 percent of the new jobs being created today require more than a high-school level of literacy and math skills... We must open the doors of college to all Americans."

President William J. Clinton

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A Note to Middle School and Junior High School Students from the U.S. Secretary of Education

Count yourself in. Think about going to college.

I am very glad to have this chance to encourage you to keep your education sights high as you go through your middle school or junior high school years. In this communications era, information comes to us from all sides. And you are in a time of your life when you are thinking about high school and about what you're going to do after high school.

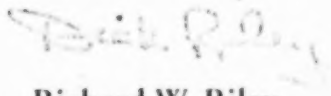
It's a complicated time, but as I visit hundreds of schools and so many students across the country, I continue to be impressed with the way that young people are thinking it all out.

Sometimes you may worry and wonder, "How can I go to college?" I want to suggest a few things in particular. First of all, don't wait until your junior or senior year in high school to think about education after high school. The time to begin planning is now. And don't ever let the thought that you don't have the money to pay for college stand in your way. We have some laws now that allow for HOPE Scholarship tax credits, increases in Pell Grants, and student loans so that every child in America has a chance to pay for college for at least two years beyond high school.

Given the financial help you can get to go to college, never give up on the chance! Plan carefully and prepare by taking the courses necessary to get into college-prep and tech-prep courses in high school. Take algebra beginning in the eighth grade and build from there. Keep your personal expectations and standards high. We are counting on you.

I feel very good about this generation of young people. You might dress a little differently, look a little differently, talk a little differently from my generation, but I'm very proud of you, and I have great confidence in your future.

Yours sincerely,



Richard W. Riley

Keep Your Options Open

"Me? Think about college? Now?"

Eric Wellborn
6th-grade student

Yes, you. Yes, now. And yes, even if you've never really thought that college could be in your future.

This doesn't mean that you need to know now what you want to do "when you grow up." It's OK not to know yet. In fact, you will want to keep your options wide open.

Why should you think seriously about college now?
Because college can be the key to the kind of life you want.

A college education can take you out of a minimum-wage job and into good-paying work you enjoy. **It gives you choices.** Compared with folks who don't continue their education beyond high school, people who go to college:

- **Have a wider range of job possibilities and options,**
- **Develop lifelong learning skills, and**
- **Are in a better position to help their families and communities.**

Even if you're not sure what your future holds, prepare as if you'll be going to college. What you learn will help you get the very most from life.

Tip: "College" means

- **public and private four-year colleges and universities,**
- **two-year community colleges or junior colleges,**
- **business schools,**
- **proprietary schools, and**
- **vocational-technical schools.**

There's Money if You Need It

Tip:

"Financial aid" means

- **grants or scholarships,**
- **income-tax credits,**
- **work opportunities, and**
- **loans for college.**

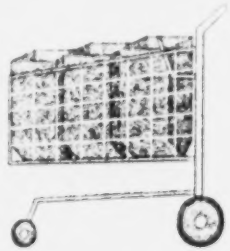
Think you don't have enough money to go to college? **Well, think again.** So many college options are available these days that you'll be able to find a college offering courses you need at prices you can afford. **Really.** And help is available if you and your family can't pay the total cost and you qualify for student financial aid.

Today, more than half of college students get financial aid. A great deal of financial help is available from colleges, states and, especially, the U.S. Department of Education. Look on pages 20-22 to learn about aid from the federal government.

Going to College Pays Off

The more time you spend in college, the higher your salary is likely to be. Here are some examples of how college pays off in increased earning power. All of these jobs are fine and respectable. It's just a fact that jobs that require a college education pay more, giving you more personal choices.

Buying Groceries



- Terry is a physical-therapy assistant (2 years of college). Terry will earn enough money to buy groceries for a week after working only 1 day.
- Pat is an aerobics instructor (no college needed). To buy the same groceries, Pat has to work 3 days.

Buying a Mountain Bike

- Jamie is a newspaper reporter (4 years of college). Jamie will earn enough money to buy a mountain bike after working about 1 week.
- Chris sells newspaper subscriptions (no college needed). To buy the same mountain bike, Chris will have to work about 2 weeks.

Source: South Carolina Commission on Higher Education

Tip:

Remember, money isn't everything when you consider a career! You need to think about your skills, likes and dislikes, and abilities. If they don't match your job, money alone won't make you happy.

Making the Decision: Going to College is Important

"I'd like to have a cool job working with computers and graphics, but I need to go to college to learn all the right stuff."

Hugh Wyatt, *7th-grade student*

Having a minimum-wage job can be great for after-school or as part-time work or starting in the job market. But is serving up fries or cleaning offices what you would choose to do eight hours a day for the next 30 or 40 years? Probably not. Unless you get more than a high-school education, though, it will be difficult for you to get more than a minimum-wage job.

In the 21st century, employers say, education beyond high school—and the skills learned then—will be essential. That's when *you* will be entering the job market. That's *you* and *your job skills* they're talking about.

Maybe You Want to Get Technical

Many high schools and some employers offer technical programs focused on career training linked with community colleges or technical colleges. Some of the program names to look for: "Tech-Prep," "2+2," "school-to-work," or "school-to-career." These programs coordinate high school courses with college courses, putting you on a path to a college degree. Sometimes they also give you a chance to work at real jobs.

If you're interested in this type of technical training program, you'll probably want to take some occupational or technical courses in high school, but you'll also need to take the "core" courses in English, Math, Science, History, and Geography outlined on pages 12 and 13 of this handbook. Talk with your school counselor to learn about specific program opportunities and requirements.

Tip:

If you decide on college, and if you work hard to get there, you'll find plenty of help and financial assistance along the way.

Getting ready for a college education requires a lot of time, effort, and careful planning by you and your parents. But college also provides information and skills that you will use for the rest of your life to help you succeed in whatever you do. Staying in school and going to college will help you:

- **Get a better job.** More and more jobs require education beyond high school. With a college education, you'll have more jobs from which to choose.
- **Earn more money.** A person who goes to college usually earns more than a person who doesn't.

  On average, over a lifetime, someone who spends two years in college earns $250,000 more than someone who doesn't—that's right—a quarter of a million dollars more over a lifetime.
- **Get a good start in life.** College also trains you to express your thoughts clearly, make informed decisions, and use technology—all useful skills on and off the job and for life.

What Kinds of Jobs Can You Get with a College Education?

One of the best things about getting a college education is that you have more jobs to choose from. As you explore possible careers, find out what kind of education is needed for them.

You might change your mind several times about the type of job you want to have. **Changing your mind is not a problem—but not planning ahead is.** For more information about the education needed for specific jobs, talk with your school counselor or librarian or visit a college. You might even want to talk to your neighbors and other adults (your teacher, your doctor, your clergyman) who have jobs you think are interesting.

Source: Planning and Evaluation Service, U.S. Department of Education

Two-Year College
(associate degree)

- medical laboratory technician
- computer technician
- car mechanic
- commercial artist
- heating, air-conditioning, and refrigeration technician
- hotel/restaurant manager
- surveyor
- water-treatment plant operator
- registered nurse
- physical therapy assistant

Four-Year College
(bachelor's degree)

- teacher
- computer systems analyst
- accountant
- artist
- FBI agent
- graphic designer
- insurance agent
- newscaster/sportscaster
- public relations specialist
- social worker
- engineer

Four+ Years of College
(various graduate degrees)

- minister, priest, or rabbi
- scientist
- architect
- dentist
- geologist
- lawyer
- marine biologist
- psychologist
- veterinarian
- zoologist
- doctor

One Field Has Many Types of Jobs

In each career field, there often are different jobs that require varying education levels. Of these, some jobs might require two years of college, others might need four years of college preparation, and still others might demand graduate work or beyond four years of college.

For example: Here are the amounts of education you need for some of the careers in the **medical/health-care field.**

Two years of college

- dental hygienist
- funeral director
- medical laboratory technician
- medical records technician
- occupational therapy assistant
- physical therapy assistant
- radiologic technologist
- registered nurse

Four years of college

- chiropractor
- health-services manager
- occupational therapist
- physical therapist
- recreation administrator in a hospital or nursing home

Four+ years of college

- dentist
- doctor
- medical researcher
- medical social worker
- pharmacist

Source: Planning and Evaluation Service, U.S. Department of Education

Getting Ready

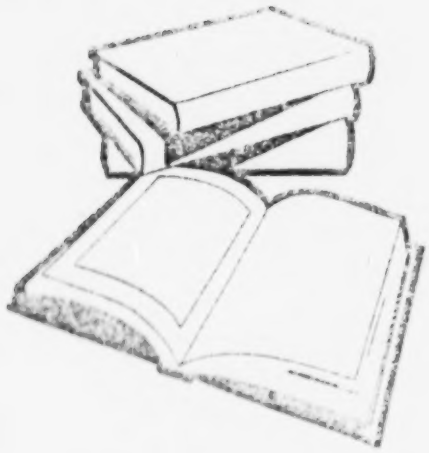
Step 1
Taking the Right Courses for College Starts Now

"I started taking Spanish this year. I'll take algebra next year. Getting ready for college is kind of like checking off things on a checklist."

Lindsay Westerfield
7th-grade student

College probably seems a long way off. But you can get on the road toward college. This is particularly true as you select your classes and start planning the courses you'll take in high school. Get ready by planning to take college-prep or tech-prep courses in high school. Now is the time to plan how to meet requirements to get into college.

Why it's Smart to Take Challenging Courses



Studies show that if students **take algebra and geometry early**—starting in the eighth and ninth grade—they are more likely to go on to college than students who don't. By taking algebra soon, you'll probably be able to enroll in chemistry, physics, and advanced math courses before you finish high school. Then you will have room in your high school schedule to take a second language, art, or Advanced Placement course. Making good grades in these kinds of tough courses can be a big plus in helping you get into college.

Here are two of the most important things you can do right now to prepare for college:

- ✓ **sign up for the right courses, and**
- ✓ **work hard to do well.**

What Are the Right Courses?

To prepare for college, you should take the following courses:

Mathematics, English, Science, and History or Geography. These courses make up the "core" courses you should take every year.

Mathematics	English	Science	History or Geography
Types of classes:	*Types of classes:*	*Types of classes:*	*Types of classes:*
Algebra I	Composition	Biology	Geography
Geometry	English Literature	Earth Science	U.S. History
Algebra II	American Literature	Chemistry	U.S. Government
Trigonometry	World Literature	Physics	World History
Precalculus			World Cultures
Calculus			Civics

Tip:

Take algebra soon.

Take algebra (beginning in eighth grade) and geometry (beginning in ninth grade).

You want to take algebra and geometry as soon as possible. Algebra and geometry are the foundation for many advanced math and science courses (such as chemistry and physics) that some colleges want high school students to take.

Foreign Language

(two years are recommended)

Language skills show that you can learn basics and you're preparing to work in the global economy. Many colleges require high school students to take at least two years of a foreign language, and some prefer three.

Arts Courses

(take the arts as an essential part of your education)

Arts courses broaden your understanding and appreciation of the world and develop your skills to see differences, figure out patterns, and examine how you make decisions.

Types of classes:

Art

Dance

Drama

Music

Computer Science

(take advantage of all opportunities)

Computer technology can help you find more information and do schoolwork better and faster. Also, more and more college courses and jobs require a knowledge of computers.

Other Challenging Courses

Types of classes:

Economics

Psychology

Statistics

Astronomy

Research Projects and Independent Projects

Oral and Written Communication

Put Together Your College Support Team

You can get plenty of help as you map your way to college. People willing to help you include your parents, teachers, counselors, and librarians. All of them can be good resources. But they won't know you need support and encouragement unless you let them in on your plans. **Tell them you're interested in putting college in your future. Ask them to be on your college support team. Ask for their help.**

Ask the folks on your college support team if they know about any programs or activities that can help you reach your college goal. You might ask specifically about:

- **A Before-school or After-school Program** that's especially for kids who are thinking about college;
- **A Mentor Program** where you can meet regularly with a college graduate who can tell you what to expect and plan for; maybe you can help tutor a student to read in elementary school; and
- **Summer Programs, Internships, and Advanced Courses**—Are any of these a good idea for you? If so, which ones? When should you take them?

Planning Ahead: What Does College Cost?

"My two brothers and I all plan to go to college. Even though it seems like miles away from now, my mom says we shouldn't just sit back on our heels and wait. We've got to find a way to pay for all three of us kids to go to college."

Julia Sendor, *6th-grade student*

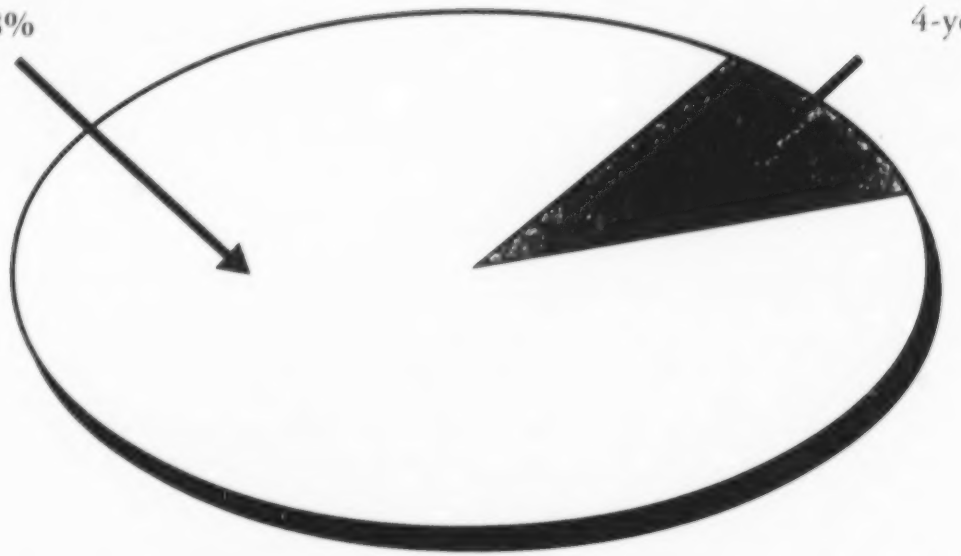
Most people believe that colleges are much more expensive than they really are. Although some colleges are expensive, many colleges are within reach. Money to pay for college is available, too (see pages 20-22). If you plan ahead and work hard in school, you can get financial help even for expensive colleges. Saving for college early helps a whole lot, too.

Students enrolled at public and private colleges in 1996-97

Total college enrollment = about 14,000,000

Students at **Public Colleges** (2-year colleges and 4-year colleges) = **78%**

Students at **Private Colleges** (2-year colleges and 4-year colleges) = **22%**



**Private colleges include proprietary schools.*

College costs are made up of:

- **Basic tuition and fees**—the amount of money that a college charges a student each year to enroll and receive instruction, plus other amounts a college requires a student to pay (such as athletic fees, social-activities fees, and health-care costs); and
- **Room and Board**, as well as **books, supplies, and transportation.**

How much a college costs depends partly on whether it's a public college or a private college. Most students in this country attend **state or public colleges.** If you go to a state or public college in the state where you live, you'll be charged less than a student from out of state.

- **About 78 percent of college students attended public colleges during the 1996-97 school year.**

Private colleges tend to be more expensive than public colleges; they charge the same amount for in-state and out-of-state students.

- **About 22 percent of college students attended private colleges during the 1996-97 school year.**

Tip:

"Room and board" means the cost of housing and food (whether you go away to college or live at home).

It's hard to know what college costs will be by the time you're ready to go to college, but remember:

- **Some colleges cost less than other colleges.**
- **Lots of financial aid is available - more aid exists now than ever before.**
- **You and your parents have time to start saving for college.**

To get an idea of how much college costs, state by state, visit

http://www.ed.gov/thinkcollege/early

on the World Wide Web, or look at college guidebooks in your local libraries or bookstores.

"You can get all sorts of good information about colleges and financial aid off the Internet. Don't forget, though, that some of the Web sites out there basically are ads. Like I tell myself, 'Remember the source of the information.'"

Michael Chelen, *9th-grade student*

Step

Paying for College

Aid is Available, But Start Saving, Too

"I definitely think it's true that a good education helps pay for itself. If I spend money now, I'll earn more money later. Then I'll be able to pay back the money I borrow for college."

Melissa Provenzano
12th-grade student

If you want to go to college and are willing to work hard, the money to pay for your college education will be there.

Here are ways you and family can pay for college.

- **Savings**—you and your parents should start setting aside money for college now, if at all possible. The more you and your family save, the easier it will be to pay for college later. One way to save is to have your parents set up a tax-free Education Savings Account.

- **Federal Income-tax Credits**—during your first two years in college, the new HOPE Scholarship tax credit can help cover college tuition by reducing the amount of federal income tax for low– and moderate–income families. If you go to college beyond the first two years, the new Lifetime Learning tax credit is available to help low– and moderate–income families pay for tuition and fees.

- **Student Financial Aid**—the U.S. Department of Education offers students three major types of aid to help pay for college:

  – **Grant:** money that does not have to be paid back. For instance, the maximum Federal Pell Grant a student can receive for the 1998-99 school year is $3,000 for families with limited means;

  – **Work-study:** a job during college to help you earn the money you need;

  – **Loan:** money available to students and their parents which, like a car loan, must be paid back.

- **Serving Our Country**—providing service to our country during or after college is another way to pay for all or part of a college education. Opportunities include:
  - **AmeriCorps**, a community-service program that helps students earn grants or repay loans;
  - **Military Academies**—the U.S. Air Force, U.S. Army, U.S. Coast Guard, U.S. Merchant Marines, and U.S. Navy offer no-cost education in exchange for a commitment to serve for a period of time; and
  - **Reserve Officer Training Corps (ROTC)**, which offers scholarships in varying sizes to students interested in serving in the military after college.

- **Other Financial Aid**—help with college finances is also available from a number of other sources:
  - Many states and colleges offer financial assistance directly to individual students who need help paying for college.
  - A number of civic groups, foundations, businesses, and community organizations also provide scholarships to students who meet special requirements or achievement levels—such as doing well in high school or displaying artistic or athletic ability.

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Federal Financial Aid Information

The U.S. Department of Education provides more than $40 billion in aid for college students each year. Being from a low– or middle–income family should never keep anyone from going to college. Every year, more than half of students in college receive some kind of financial aid.

When you are ready to apply for college as a senior in high school, you and your parents can fill out an application for federal financial aid that you get from your school counselor or from the U.S. Department of Education's Web site at:

http://www.fafsa.ed.gov

For the most up-to-date information about federal financial aid, contact the U.S. Department of Education at: **1-8OO-USA-LEARN,** or **1-8OO-4FED-AID.**

Also check out the "Think College Early" Web site, especially for YOU, at:

http://www.ed.gov/thinkcollege/early

A Final Note

Getting ready for and going to college is a process that's just starting for you. You're at the beginning of an exciting journey to create the life you want. So make planning for college part of your daily life.

Think College Early!

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PARTNERSHIP
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